

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Martin L. Chase  
Lisa M. Chase  
Debtors

Case No. 18-05252-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 15

Date Rcvd: Apr 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2019.

db/jdb +Martin L. Chase, Lisa M. Chase, 380 Channing Drive, Chambersburg, PA 17201-3201  
5141447 +Great River health Systems, PO Box 3495, Toledo, OH 43607-0495  
5141450 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000  
5141452 +Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433  
5141453 +River Ridge Dental Care, 700 N. Third St., Burlington, IA 52601-5043

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5141438 +EDI: TSYS2.COM Apr 01 2019 23:23:00 Barclays Bank Delaware, Attn: Correspondence,  
Po Box 8801, Wilmington, DE 19899-8801  
5141439 +EDI: CAPITALONE.COM Apr 01 2019 23:23:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
5141443 +EDI: RCSFNEMARIN.COM Apr 01 2019 23:23:00 Credit One Bank, Attn: Bankruptcy,  
Po Box 98873, Las Vegas, NV 89193-8873  
5141444 +EDI: CREDPROT.COM Apr 01 2019 23:23:00 Credit Protection Association, LP, PO Box 802068,  
Dallas, TX 75380-2068  
5141445 +EDI: DISCOVER.COM Apr 01 2019 23:23:00 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025  
5141448 +EDI: CBSKOHLS.COM Apr 01 2019 23:23:00 Kohls/Capital One, Kohls Credit, Po Box 3120,  
Milwaukee, WI 53201-3120  
5141448 +E-mail/Text: bncnotices@becket-lee.com Apr 01 2019 19:30:40 Kohls/Capital One,  
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
5141449 +EDI: MERRICKBANK.COM Apr 01 2019 23:23:00 Merrick Bank/CardWorks, Attn: Bankruptcy,  
Po Box 9201, Old Bethpage, NY 11804-9001  
5141658 +EDI: PRA.COM Apr 01 2019 23:23:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5141454 +EDI: RMSC.COM Apr 01 2019 23:23:00 Syncb/care Credit, Attn: Bankruptcy, Po Box 965060,  
Orlando, FL 32896-5060  
5141455 +EDI: RMSC.COM Apr 01 2019 23:23:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5141440\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
5141441\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
5141442\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
5141446\* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
5141451\* +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000

TOTALS: 0, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com  
John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com  
Stephen Wade Parker on behalf of Debtor 1 Martin L. Chase Mooneybkecf@gmail.com,  
r61895@notify.bestcase.com  
Stephen Wade Parker on behalf of Debtor 2 Lisa M. Chase Mooneybkecf@gmail.com,  
r61895@notify.bestcase.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Martin L. Chase**  
First Name Middle Name Last Name  
  
Debtor 2 **Lisa M. Chase**  
(Spouse, if filing) First Name Middle Name Last Name  
  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:18-bk-05252-HWV**

Social Security number or ITIN **xxx-xx-3506**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-0553**  
EIN **-----**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Martin L. Chase

Lisa M. Chase

By the  
court:

4/1/19

Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**